

PREPARED BY AND RETURN TO:

Select Title & Escrow, LLC

Almon M. Ellis, Jr., Attorney (MS Bar # 101914)

7145 Swinnea Road Suite 2

Southaven, MS 38671

(662) 349-3930

File # 09-1232

Indexing Instructions: Lot 27, Sec B, Germantown Manor Subd,
in Sec 21, T1S, R6W, PB 9, Pgs 27-28 Olive Branch, De Soto County,
Mississippi

GRANTOR:

Janet Clements, Burnard L. Dial and Mary
R. Dial

8739 Oakwood Dr.

Olive Branch, MS 38654

HOME: 662-895-8633

WORK: None

GRANTEES

Janet Clements, Burnard L. Dial and Mary R. Dial
8739 Oakwood Dr.

Olive Branch, MS 38654

HOME: 662-895-8633

WORK: None

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of Ten Dollars (\$10.00) cash in hand paid and other good and valuable consideration, the receipt and sufficiency of all of which is hereby acknowledged, Janet Clements, a single person, Burnard L. Dial, a married man, and Mary R. Dial, a married woman, do hereby sell, convey and warrant unto Burnard L. Dial, a married man, and Mary R. Dial, a married woman, as tenants by the entirety with full right of survivorship and not as tenants in common, subject to a LIFE ESTATE retained by Janet Clements, the following described property, together with the improvements, hereditaments and appurtenances thereunto belonging, located in the County of De Soto, State of Mississippi, more particularly described as follows, to-wit:

Lot 27, Section B, GERMANTOWN MANOR SUBDIVISION, in Section 21, Township 1 South, Range 6 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 9, Pages 27-28, in the office of the Chancery Clerk of DeSoto County, Mississippi

Parcel #

1065-2102.0-00027.00

Property Address: 8739 Oakwood Dr., Olive Branch, MS 38654

IT IS AGREED AND UNDERSTOOD that the taxes for the current year have been prorated as of this date based on an estimated basis, and when said taxes are actually determined, if the proration as of this date is incorrect, then the grantor agrees to pay to said grantees or their assigns any deficit on actual proration and likewise, the grantees agree to pay to grantor any amount overpaid by him.

THIS conveyance is subject to rights of way and easements for public roads and for public utilities; to applicable building, zoning, subdivision and Health Department regulations; to the covenants, limitations and restrictions of record with the said recorded plat of said subdivision and to which reference is hereby made; to any matter which might be disclosed by a current, accurate survey and physical inspection of said lands.

BY WAY OF EXPLANATION, the purpose of this conveyance is to convey all remainder interest in subject property to Burnard L. Dial and Mary R. Dial while retaining a Life Estate in subject property unto Janet Clements.

Possession is given upon the delivery of this deed or at an agreed upon date between the parties.

WITNESS MY SIGNATURE, on this 22nd day of December, 2009.

Janet Clements (SEAL)
Janet Clements

Burnard L. Dial (SEAL)
Burnard L. Dial

Mary R. Dial (SEAL)
Mary R. Dial

STATE OF MISSISSIPPI
COUNTY OF DE SOTO

PERSONALLY APPEARED BEFORE ME, the undersigned authority in and for the said county and state, within the jurisdiction, the within named **Janet Clements, Burnard L. Dial and Mary R. Dial**, who acknowledged to me that they executed the above and foregoing instrument of writing on the day and year therein mentioned, for the purposes therein stated, as their own free act and deed.

GIVEN UNDER MY HAND AND OFFICIAL SEAL OF OFFICE, this 22nd day of December, 2009.

(SEAL)

My Commission Expires:



Sherri T. Davis
Notary Public